

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: BRIAN T. KARCZ	§	Case No. 09-72231
CHRISTINA M. KARCZ	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2009.
- 2) The plan was confirmed on 11/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/09/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2011.
- 5) The case was dismissed on 11/09/2011.
- 6) Number of months from filing or conversion to last payment: 25.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 52,900.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 52,900.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,255.08	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,755.08
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	3,300.00	2,210.60	2,000.00	1,551.25	253.78
AMERICAN HONDA FINANCE CORP	Uns	0.00	0.00	210.60	0.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	5,500.00	4,118.65	2,500.00	1,938.85	317.45
AMERICAN HONDA FINANCE CORP	Uns	0.00	0.00	1,618.65	0.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	23,275.00	24,762.32	23,275.00	17,927.13	2,492.82
AMERICAN HONDA FINANCE CORP	Uns	0.00	0.00	1,487.32	0.00	0.00
GMAC	Sec	40,000.00	28,858.43	28,858.43	21,663.64	0.00
AMERICAN EXPRESS CENTURION	Uns	1,079.35	1,079.35	1,079.35	0.00	0.00
ARROW FINANCIAL SERVICES	Uns	2,212.88	NA	NA	0.00	0.00
BENEFICIAL	Uns	14,087.25	69,858.68	69,858.68	0.00	0.00
BEST BUY	Uns	3,569.00	NA	NA	0.00	0.00
CHASE - BP	Uns	569.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,200.00	3,434.25	3,434.25	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	3,434.25	3,771.93	3,771.93	0.00	0.00
CITIFINANCIAL INC	Uns	7,544.70	6,805.72	6,805.72	0.00	0.00
COCONUT CREEK	Uns	300.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	845.07	845.07	845.07	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DELL FINANCIAL SERVICES LP	Uns	3,958.07	4,091.27	4,091.27	0.00	0.00
DISCOVER BANK	Uns	17,786.00	11,499.56	11,499.56	0.00	0.00
ENCORE RECEIVABLE	Uns	1,941.00	NA	NA	0.00	0.00
NATIONAL CAPITAL	Uns	1,000.00	2,073.86	2,073.86	0.00	0.00
FIRSTSOURCE ADVANTAGE	Uns	2,096.03	NA	NA	0.00	0.00
FLORIDA POWER & LIGHT	Uns	679.36	679.36	679.36	0.00	0.00
GC SERVICES	Uns	3,980.40	NA	NA	0.00	0.00
GEICO	Uns	840.42	914.91	914.91	0.00	0.00
HONDA CARD	Uns	2,696.49	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,040.05	3,952.07	3,952.07	0.00	0.00
MBF LEASING LLC	Uns	189.06	424.65	424.65	0.00	0.00
NCO FINANCIAL SYSTEMS	Uns	6,366.34	NA	NA	0.00	0.00
NEW MILLENNIUM BANK	Uns	609.00	NA	NA	0.00	0.00
PROVIDIAN / WASHINGTON	Uns	6,640.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	578.01	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	578.01	523.01	523.01	0.00	0.00
SECRET POND P.U.D.	Uns	1,647.00	NA	NA	0.00	0.00
THE HOME DEPOT	Uns	3,421.38	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Uns	45.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK	Uns	5,000.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	6,800.00	7,605.22	7,605.22	0.00	0.00
WELLS FARGO FINANCIAL	Uns	783.27	987.47	987.47	0.00	0.00
ZWICKER & ASSOCIATES	Uns	6,817.39	NA	NA	0.00	0.00
DISCOVER BANK	Uns	0.00	6,817.39	6,817.39	0.00	0.00
AMERICAN EXPRESS BANK FSB	Uns	0.00	4,221.98	4,221.98	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	4,130.00	4,411.61	4,411.61	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	153.19	153.19	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	279.09	NA	NA	0.00	0.00
BENEFICIAL FLORIDA, INC.	Uns	67,000.00	NA	NA	0.00	0.00
BENEFICIAL	Uns	14,087.25	12,764.46	12,764.46	0.00	0.00
CITIFINANCIAL RETAIL SERVICES	Uns	0.00	6,336.04	6,336.04	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 54,633.43	\$ 41,529.62	\$ 2,810.27
All Other Secured	\$ 2,000.00	\$ 1,551.25	\$ 253.78
TOTAL SECURED:	\$ 56,633.43	\$ 43,080.87	\$ 3,064.05
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,411.61	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,411.61	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 152,156.01	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,755.08	
Disbursements to Creditors	\$ 46,144.92	
TOTAL DISBURSEMENTS:		\$ 52,900.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/16/2012

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.